

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:)
TODD PHILLIPS,)
 Debtor)
) Bankruptcy No. 22-10023-TPA
SANTANDER CONSUMER USA INC.)
dba CHRYSLER CAPITAL,)
 Movant) Chapter 13
)
v.)
) Related To Document No. 19 , 30
TODD PHILLIPS,)
 Respondent(s))
)
RONDA J. WINNECOUR,)
 Trustee)
)

STIPULATION

NOW COMES, Santander Consumer USA Inc. dba Chrysler Capital (“Chrysler Capital”), by and through its counsel, Morton & Craig LLC, and Todd Phillips (“Debtor”) by and through his counsel Sean Logue, Esquire, and stipulate and agree as follows:

RECITALS

WHEREAS, the Debtor filed a voluntary petition for relief under Chapter 13 of Title 11, United States Code on January 17, 2022;

WHEREAS, the Debtor and Chrysler Capital are parties to a Motor Vehicle Installment Sales Contract dated April 30, 2013 (the “Contract”) whereby the Debtor financed the purchase of a **2013 Dodge Ram 2500** bearing Vehicle identification number 3C6UR5FL5DG573703 (the “Vehicle”);

WHEREAS, the Debtor filed a Chapter 13 Plan on January 31, 2022 in which the Debtor proposed to modify Chrysler Capital’s lien and pay Chrysler Capital a total of \$11,353.00 with interest at 0.0% for the Vehicle;

WHEREAS, Chrysler Capital filed a secured proof of claim on January 26, 2022 in the amount of \$19,304.78 with contract interest accruing at an annual rate of 15.24%;

WHEREAS, the Debtor and Chrysler Capital have resolved the issues surrounding the Debtor's treatment of Chrysler Capital's secured claim in the Chapter 13 Plan and seek to enter into this Stipulation to resolve said issues.

NOW THEREFORE, the Debtor and Chrysler Capital hereby stipulate and agree as follows:

1. The Chapter 13 Plan dated January 31, 2022 shall incorporate the terms of this Stipulation as it relates to Chrysler Capital's secured claim or if the Debtor decides to file an amended Chapter 13 Plan, said amended Chapter 13 Plan shall incorporate the terms of this Stipulation as it relates to Chrysler Capital's secured claim.

2. That Chrysler Capital shall have a secured claim in the amount of \$19,304.78 with annual interest to accrue at 6.25%, with any remainder of Chrysler Capital's claim to be treated as an unsecured claim.

3. That Chrysler Capital shall retain its lien on the Vehicle until the earlier of payment of the underlying debt under non-bankruptcy law or the Debtor receiving a discharge. Upon payment in accordance with these terms and successful completion of the Chapter 13 Plan by the Debtor, and the Debtor receiving a discharge, Chrysler Capital shall release its lien on the Vehicle.

4. That this Stipulation shall become null and void, without further Order of Hearing, if the Debtor's underlying Chapter 13 Bankruptcy case is converted to a Chapter 7 case or if the underlying Chapter 13 Bankruptcy case is dismissed.

Consented To:

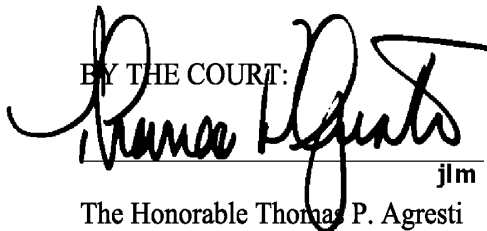
/s/ William E. Craig
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(412) 471-5566
kdesimone@chapter13trusteedpa.com
Chapter 13 Trustee

AND NOW, this 8th day of June, 2022, upon consideration of the Stipulation entered into by counsel for Santander Consumer USA Inc. dba Chrysler Capital and with the Debtor, it is hereby ORDERED, ADJUDGED and DECREED that the terms of the foregoing Stipulation are hereby approved in their entirety.

BY THE COURT:


jlm
The Honorable Thomas P. Agresti

In re:
Todd Phillips
Debtor

Case No. 22-10023-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Jun 08, 2022

User: auto
Form ID: pdf900

Page 1 of 1
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 10, 2022:

Recip ID	Recipient Name and Address
db	+ Todd Phillips, 1470 Picidilli Hill Rd, Corry, PA 16407-3524

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 10, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 8, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Sean Logue	on behalf of Debtor Todd Phillips pittbankruptcy@gmail.com lesliebrown.paralegal@gmail.com
William E. Craig	on behalf of Creditor Santander Consumer USA Inc. dba Chrysler Capital ecfmail@mortoncraig.com mhazlett@mortoncraig.com;mortoncraigecef@gmail.com

TOTAL: 5